

MASTERCARD & VISA



INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	7.15%. This APR will vary with the market based on the Prime Rate as published in the Wall Street Journal.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
MASTERCARD AND VISA FEES	
Annual Fee	None
Transaction Fees	
• Cash Advance	Either \$3.00 or 2% of the amount of each cash advance, whichever is greater (maximum fee: \$50)
• Foreign Transaction	1% conversion or processing fee for all transactions performed in foreign countries.
Penalty Fees	
• Late Payment	\$6.80 late fee will be imposed if we do not receive the minimum required payment listed on your current statement within 10 days after the next statement's closing date.
• Returned Check	\$25.00
• Overlimit	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".

*The information about the costs of the cards described herein is accurate as of July 1, 2012. This information may have changed after that date. To find out what may have changed, call us at (843) 529-5963 or (800) 768-3248 if calling long distance, or write to us at P.O. Box 118068, Charleston, SC 29423.



www.firstfederal.com



Member FDIC